

OCT 29 2004

PTO/SB/08A (08-03)

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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	1
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Complete if Known

Application Number	09/975,458
Filing Date	October 11, 2001
First Named Inventor	Gordon T. Brown
Art Unit	3628
Examiner Name	Debra F. Charles
Attorney Docket Number	47781-6

U. S. PATENT DOCUMENTS

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Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
DTC		US- 4,025,905	05-24-1977	Gorgens	
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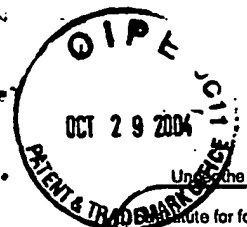
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Instructions for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	09/975,458
Filing Date	October 11, 2001
First Named Inventor	Gordon T. Brown
Art Unit	3628
Examiner Name	Debra F. Charles
Attorney Docket Number	47781-6

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
DFC		"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, v80, n12, p34(5), November 1988. (partial text)	

Examiner Signature		Date Considered	12/21/04
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